

A PUBLICATION OF THE SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

# BEWARE OF DISASTER SCAMS

## FAKE CHARITIES

- Avoid charities soliciting door-to-door and seek out a charity that needs your support. Get more information on a particular charity by contacting the Secretary of State's Office at 888-CHARITI (242-7484) or visit [www.scsos.com](http://www.scsos.com).
- Do not give or send cash. For security and tax record purposes, donate by check or credit card.
- Stick with recognized charities that are well-established.
- Ask any cold caller to send you information about the charity through the mail.

## IMPOSTER/PHONY OFFICIALS

***After a disaster, scam artists may pose as government officials, aid workers, or insurance company employees. These imposters may ask for personal data such as bank account information and social security numbers. Here are some tips to protect your information:***

- Ask for Identification and don't be afraid to hang up on cold callers that make you uncomfortable.
- When possible, initiate contact with government agencies using information posted on official websites or in official information.
- Don't sign anything you don't understand.
- Don't sign contracts with blank spaces.
- Don't give out credit card or bank information.

## FOR ADDITIONAL HELP:

Contact the South Carolina Department of Consumer Affairs' ID Theft Unit for more tips on dealing with identity theft and scams at **800-922-1594** or [www.consumer.sc.gov](http://www.consumer.sc.gov)



Check out our  
YouTube channel.  
[youtube.com/scdcatv](http://youtube.com/scdcatv)



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# BEWARE OF DISASTER SCAMS

## HOME REPAIR SCAMS

***How can you tell if a contractor might not be reputable? Red flags of a home repair scam are if the contractor:***

- Just shows up at the door.
- Offers a discounted deal claiming they have left over materials from another job.
- Uses high pressure sales tactics.
- Only accepts cash or asks you to pay in full up front.



***Trust your gut!*** If you have any doubts about hiring someone or entering into a contract, take your business elsewhere.

### PROTECT YOURSELF FROM A SHADY DEAL BY:

- Getting references from friends, neighbors or co-workers.
- Checking the vendor's ID with full name, business location and phone number.
- Asking to see the vendor's business license/permit from the state, county and/or city.
- Writing down the vendor's auto/truck tag number.
- Getting at least two other bids from contractors.
- Paying with a credit card or check made out to the business.
- Making sure all details are in a written contract and you get a completed copy.

## RENTER'S RIGHTS

***Consumers living in apartments or other rental properties may have some recourse if the home in which they are living was badly damaged during the flood. Here are some options if your home is unlivable:***

- 1.** Notify the landlord of needed repairs. Move back into the residence when possible, provided it was repaired in a satisfactory time and manner. Continue with the original tenant agreement.
- 2.** Write a letter to your landlord requesting your security deposit and release from the tenant agreement if the damage is too bad.
- 3.** If you cannot work out an agreement with your landlord, go to magistrate's court and request an abatement/reduction in rent. Keep in mind, a tenant is legally bound to their contract until a court states otherwise.





# TAX RELIEF FOR VICTIMS OF SC FLOOD

## Who qualifies?

- Residents and businesses in an affected county
- If your tax records are located in an affected county
- If your tax preparer is located in an affected county
- If you are a relief worker

an  
affected  
county is  
one deemed a  
federal disaster  
area by  
President  
Obama

## WHAT relief can I receive ?



Extension until Feb 16, 2016 for returns and payments due between Oct 1, 2015 and Feb 16, 2016.



The enforced collection of any assessed liability of the taxpayer may be suspended.



Penalties due as a result of any extensions or suspension of enforced collection activities may be waived.



Free replacement copies of tax returns, for tax returns destroyed as a result of the flooding.

## How to get relief

If you are a resident or business  
in an affected county

- Write "disaster area" on paper returns
- Electronic returns require no action
- No penalty or interest until Feb 16, 2016
- Look for a file and payment reminder in Jan 2016

If your tax records and/or tax preparer are  
located in an affected county  
or if you are a relief worker

- Please call the SCDOR at 803-898-5000 and choose option 2 to request tax relief

[dor.sc.gov/flood-tax-relief](http://dor.sc.gov/flood-tax-relief)  
803-898-5000 option 2



SOUTH CAROLINA  
**DOR**  
DEPARTMENT OF REVENUE





# FEMA Is Here To Help



- **If your property sustains damage and you have flood insurance**, contact your insurance agent or insurance carrier immediately to file a claim. Make sure you provide this information: flood insurance carrier, policy number, insured property address, and a telephone number and/or email address.
- **Contact FEMA** at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) , by phone **1-800-621-3362** or TTY **1-800-462-7585** for your disaster assistance needs whether or not you have insurance.
- **Expect multiple visitors.** A number of individuals will be in contact with you to obtain additional information to ensure you receive the help you need. You may have visits for the following:
  - An insurance adjuster, if you have a flood or other type of insurance claim
  - A FEMA housing inspector, if you apply for FEMA Individual Assistance Program
  - An inspector from the U.S. Small Business Administration, if you apply for an SBA loan
  - Other volunteers from agencies offering help such as food and shelter needs
  - An inspector from your community performing preliminary damage assessments

A FEMA Disaster Recovery Center is a good starting place to learn about what additional assistance may be available to you.

- **Inspectors and insurance adjusters inspect your property for different purposes** based on the program they represent.
  - Always ask to see the inspector or adjuster's identification and ask for the purpose of their visit
  - You should expect the information being discussed with each inspector and adjuster be based on your needs as it relates to their programs. For example, an insurance adjuster assesses your damage based on what is covered under your insurance policy, whereas a inspector assesses damages to your home that prevent it from being safe, secure and sanitary.







**FEMA**

## Tips for Filing Your Flood Insurance Claim

If your community has been flooded, and your property or home has suffered flood damage, please follow these instructions to file your flood insurance claim.

### Immediately

- **Call your agent or insurance company.** Have the following information with you when you place your call: (1) the name of your insurance company (your agent may write policies for more than one company); (2) your policy number; and (3) a telephone number/e-mail address where you can be reached.
- **When you file your claim,** ask for an approximate time frame during which an adjustor can be expected to visit your home so you can plan accordingly.

### Once You Have Reported Your Loss

- **An adjustor will work with you** to calculate the value of the damage and prepare a repair estimate.
- **Please keep your agent advised if your contact information changes.** If you are still in a shelter or cannot be easily reached, please provide the name of a designated relative or point-of-contact who can reach you.

### Before the Adjustor Arrives

- **Local officials may require the disposal of damaged items.** If you dispose of items, please keep a swatch or other sample of damaged item(s) for the adjustor.
- **Separate damaged items from undamaged items.** If necessary, place items outside the home.
- **Take photos.** Take photos of any water in the house and damaged personal property. Your adjustor will need evidence of the damage and damaged items (i.e.: cut swatches from carpeting, curtains, chairs) to prepare your repair estimate.
- **Make a list of damaged or lost items and include their age and value where possible.** If possible, have receipts for those items available for the adjustor.
- **If you have damage estimates prepared by a contractor(s), provide them to the adjustor** since they will be considered in the preparation of your repair estimate.
- **Contact your insurance company** if an adjustor has not been assigned to you within several days.

## FOR MORE INFORMATION

For more information about the NFIP and flood insurance, **contact your insurance company or agent,** or call 1-800-427-4219/TDD#1-800-427-5593.

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## After the Flood

### Long Term Recovery for Flood Survivors

If your home or business is damaged or destroyed by flood, you face major decisions about your property.

#### Contact Your Local Building Official or Floodplain Manager *before* Starting Repairs

- Learn about the Federal Emergency Management Agency's (FEMA's) National Flood Insurance Program (NFIP) regulations regarding substantial damage and improvement before making repairs.
- Ask for a substantial damage determination from your local building official or floodplain manager. They will provide specific details about local ordinance requirements that will help you decide the best options for rebuilding. The substantial damage determination only qualifies you to make a claim under Coverage D (Increased Cost of Compliance) of your Standard Flood Insurance Policy (SFIP) - it does not affect what you are paid under any other coverage under your policy.
- Local floodplain management requirements for new construction apply to substantial improvements. The building must be brought into compliance with the NFIP, which could include elevating the building, relocating the building to an area outside of the high-risk area, or demolishing the building and rebuilding in compliance.

#### Increased Cost of Compliance (ICC)

- ICC is "Coverage D" in the NFIP SFIP. It pays the insured up to \$30,000 to comply with a state or local floodplain management law or ordinance affecting repair or reconstruction of a flood-damaged building. Qualifying buildings must be declared a "substantially damaged" or "repetitive loss" property by the appropriate community official.
- Eligible mitigation activities are floodproofing (with few exceptions, floodproofing is only approved for commercial buildings), relocation, elevation, and demolition (F.R.E.D.), or any combination of these activities.
- Construction funded by ICC payments must be completed within 4 years of the date of the loss (or within any extension of time granted by FEMA). ICC funds are available in addition to some Federal assistance allocated to protect the building from future loss, but are not intended to be a duplication of those funds.
- The NFIP has specific materials on ICC that can help you file your ICC claim. Visit <https://www.fema.gov/national-flood-insurance-program-publications> for a complete list of materials.

#### Building Permits

- Consult local building officials for information and permits when considering new construction or repairs on property affected by recent flooding. Obtaining building permits for homes or businesses located within a high-risk area is especially important as land use, zoning, or other permits may be required, depending on the property's location.
- Local governments cannot reduce or ignore the floodplain requirements for building or repairs.
- Repair projects must meet community building codes and flood-damage-prevention ordinances.
- Residents can start construction and repair only after they have received permits from the local building department.





## Know Your Risk: Has It Changed?

The flood may have changed your known risk. Stay informed through your local floodplain manager, and be sure to maintain flood insurance on your property. In many cases, your eligibility for future disaster assistance will be dependent upon having a flood Insurance policy on the building.

## Lower Your Flood Insurance Premium

Talk to community officials, builders, and other experts about how you can reduce future flood losses. Then talk with your flood insurance agent about how utilizing mitigation techniques like building higher can save you premium dollars.

## Options May Be Available to Offset Costs

Choosing the right option requires research, planning, contacting local officials, and benefit-cost assessments (e.g., relocating or elevating the building affects flood insurance premiums, while other options will not). Talk to your local community officials about available grants to help fund mitigation activities. Also ask about relocation, buyout, or acquisition programs.

## Filing a Flood Insurance Claim

- **Contact your agent or insurance company.** Report your flood loss to your insurance agent or company right away so an adjuster can be assigned to assess the damage. An insurance adjuster will contact you within a few days to inspect the property. Have your insurance policy number and contact information ready.
- **Place damaged items outside the home for the adjuster's inspection.**
- **Ask for a proof of loss form from the insurance adjuster.** The insurance adjuster will collect evidence, take photographs of the damaged property, and capture high water marks inside and outside the structure. The adjuster may provide you with a proof of loss form and may help you complete one, but this is a matter of courtesy and you must still submit the complete Proof of Loss to the insurance company.
- **The Proof of Loss provides the insurance carrier with the amount of claim settlement you are requesting. The Proof of Loss includes the proof of loss form that must be signed to and sworn to by the policyholder, along with supporting documentation that must be submitted to the insurance carrier within 240 days of the May 2015 floods.** This deadline must be met in order to pay your claim. You'll receive claim payment after you and the insurer agree on the amount of damages and the insurer has your complete, accurate, and signed proof of loss form. If major catastrophic flooding occurs, it may take longer to process claims and make payments because of the number of claims submitted.

## Helpful Resources

- For more information about flood insurance, visit FEMA's National Flood Insurance Program at [FloodSmart.gov](https://www.floodsmart.gov) or call the NFIP Support Hotline at 1-800-621-3362.
- Your community may be eligible for hazard mitigation grants and loans. Learn more at [FEMA.gov/hazard-mitigation-assistance](https://www.fema.gov/hazard-mitigation-assistance).
- Obtain a tailored list of available assistance at [DisasterAssistance.gov](https://www.disasterassistance.gov).
- Learn how to build safer and stronger, and potentially decrease your flood insurance premiums, at [FEMA.gov/building-science](https://www.fema.gov/building-science).
- For information about local building code and permit requirements, contact your local community officials.